

In re:
Olga M Rivera
Debtor(s)

Case No. 18-14453-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Dec 22, 2020

User: Adminstra
Form ID: 210U

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

Recip ID	Recipient Name and Address
db	+ Olga M Rivera, 316 N. Jordan Street, Allentown, PA 18102-3034
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
cr	+ ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14173585	+ ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14418110	+ ACAR Leasing LTD d/b/a GM Financial Leasing, c/o WILLIAM EDWARD CRAIG, Morton & Craig, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
14195303	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14160981	+ Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
14182118	+ FIRST COMMONWEALTH FCU, PO BOX 20450, LEHIGH VALLEY, PA 18002-0450
14160986	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14160987	+ FST Commonwealth FCU, PO Box 20030, Lehigh Valley, PA 18002-0030
14160988	Gm Financial, PO Box 1181145, Arlington, TX 76096
14162862	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14204714	+ PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14195068	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
14160989	+ Phila Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2404
14172822	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022
14160991	+ Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517
14184563	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14194945	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2020 04:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 23 2020 04:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: gecsedl@recoverycorp.com	Dec 23 2020 04:11:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14160983	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 23 2020 04:26:00	Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
14160984	Email/Text: mrdiscen@discover.com	Dec 23 2020 04:26:00	Discover, PO Box 15316, Wilmington, DE 19850
14190033	Email/Text: bnc-quantum@quantum3group.com	Dec 23 2020 04:26:00	Department Stores National Bank, c/o Quantum3

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14174507	Email/Text: mrdiscen@discover.com	Dec 23 2020 04:26:00	Group LLC, PO Box 657, Kirkland, WA 98083-0657 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14165424	+ Email/Text: dplbk@discover.com	Dec 23 2020 04:26:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14160979	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 23 2020 04:11:25	Chase Bank, PO Box 15298, Wilmington, DE 19850
14266949	Email/PDF: resurgentbknofications@resurgent.com	Dec 23 2020 04:15:33	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14161258	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 23 2020 04:07:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14169794	+ Email/Text: bncmail@w-legal.com	Dec 23 2020 04:26:00	Prosper, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14160990	+ Email/Text: bankruptcy@prosper.com	Dec 23 2020 04:27:00	Prosper Market Place, 221 Main Street, Suite 300, San Francisco, CA 94105-1909

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, GREENVILLE, SC 29603-0587
14160982	*+	Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
14160985	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 15316, Wilmington, DE 19850
14160980	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15298, Wilmington, DE 19850

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DAVID J. AVERETT	on behalf of Debtor Olga M Rivera averettlaw@comcast.net

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KEVIN G. MCDONALD

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R

on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com ECF_FRPA@Trustee13.com

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Olga M Rivera

Case No: 18-14453-pmm

Debtor(s)

CLERK'S NOTICE RE: PRESUMPTION OF ABUSE

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 12/22/20

For The Court

Timothy B. McGrath
Clerk of Court